

**Application number:** 10/728,222

**Art Unit:** 3694

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**Applicant:** Khai Hee Kwan

**Examiner:** Shahid R. Merchant.

**Title:** Method, apparatus and program for user to determine the ownership cost of a motor vehicle.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Alexandria, VA 22313-1450

In reply to Office Action Letter mailed on August 10, 2007, we respectfully ask the examiner to enter the amendments in the claims and drawings and to reconsider our response below.

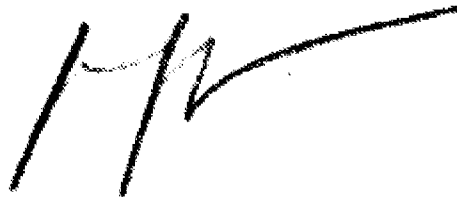
Amend Claims starts from 1-9

Remarks starts from page 10-20

Drawing 2 pages ( Markup and Replacement) as attachment.

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'Khai Kwan', with a stylized, sweeping flourish extending to the right.

Khai Kwan

023336

25 Oct 2007